REMARKS

Pursuant to the non-final Office Action mailed October 28, 2008, the Request for Continued Examination (RCE) as previously filed September 23, 2008 has been entered. Claims 1-34 have been rejected by the present Office Action. After entry of the present amendment, Claims 1-34 remain pending in the application. The present amendment amends independent claims 1, 11, and 33 to clarify the scope of the claimed inventions. Reconsideration of the application in view of the present amendment and following remarks is respectfully requested.

Claim Rejections Under 35 U.S.C. § 112

Claims 33 and 34 were rejected under 35 U.S.C. § 112, second paragraph, as allegedly not particularly pointing out and distinctly claiming the subject matter of the claimed invention. By the present response, claims 33 and 34 have been amended to clarify that the processor further comprises computer program code executable by said processor and configured to perform or otherwise conduct certain activities or actions. To clarify, the computer program code of claims 33 and 34 does not reside in the database, but instead, resides in the processor.

Claim Rejections Under 35 U.S.C. § 101

In the non-final Office Action, claims 1-6, 9-11, 12-21, and 27-29 were rejected under 35 U.S.C. §101 as allegedly being directed to non-statutory subject matter. By the present response, independent claim 1 has been amended to clarify the method is a "computer-implemented method", and that at least one processor can implement the claimed elements.

Claim Rejections Under 35 U.S.C. § 103

Claims 1-9, 11, 30, and 32-34 were rejected under 35 U.S.C. §103(a) as being obvious over Walker, U.S. Patent No. 5,794,207 ("*Walker*"), in view of Melen, et al., U.S. Patent No. 6,263,121 B1 ("*Melen*"). By the present amendment, independent claims 1, 11, and 33 have been amended to clarify the scope of the claimed inventions. For example, claim 1 has been amended to clarify the method is "computer-implemented". Independent claims 11 and 30 have amended as described above. The Office Action admits that *Walker* does not disclose "wherein the alias is generated upon matching an account number associated with a portion of an account

application with an account number associated with an existing account ....”; however, the Office Action alleges that *Melen* discloses that element at least at Col. 6, lines 54+.

A careful review of *Melen* does not indicate any relation to generating or using an alias in an identification to maintain anonymity during a transaction. While *Melen* relates to generating a search request using a listing of attributes or attribute values, *Melen* appears to have little or no relation to protecting the anonymity of an account holder or applicant in a transaction between two parties. *Melen* instead uses a search on the attribute values to enable quick retrieval of similar documents by comparing the attribute values stored in an index for each document. If a document number, which the Office Action equates to an “alias”, is used as a search value by *Melen*, a user inputs the document number, which is then used to retrieve a matching document number from the index, and searches for all documents, which the Office Action equates with an “account number”, with the same or similar document numbers. *See* Col. 6, lines 59-63; Office Action, p. 5, lines 20-22.

However, the use of a document number by *Melen* is not an “alias” as used in claim 1, 11, 30, and 33 of the Applicants’ claimed inventions. Applicants’ amended claim 1 recites “said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction” and “wherein the alias is generated upon matching an account number associated with a portion of an account application submitted by the second party with an account number associated with an existing account of the second party”. Applicants’ amended claims 11, 30, and 33 include similar elements. Instead, the document number used in *Melen* is input by a user, and the document number is merely matched in an index to locate the same or similar document numbers to identify a document. This is different than the Applicants’ claimed inventions of claim 1, 11, 30, and 33, in which the alias is generated when (or after) an account number associated with a portion of an account application submitted by the second party is matched with an account number associated with an existing account of the second party. *Melen* requires an input of the document number <u>before</u> attempting to match the document number to the same or similar document numbers in an index.

The matching of document numbers in an index has little or no relation to certain embodiments of the Applicants’ claimed inventions which relate to protecting the anonymity of an account holder or applicant. For example, certain embodiments of the Applicants’ claimed

invention can be implemented when part 1 of a credit application 104 goes to a different location than a part 2 security stub 106, and the only information in common between the two parts of the credit application are the DTNs (document tracking numbers) 108 and 110. *See* paragraph [0097]. Security information from the part 2 security stub 106 can be used to assign a password to an alias account, wherein the password is used for identification verification on the alias account. *See* paragraph [0103]. Since part 1 of the credit application 104 and part 2 security stub 106 share an associated DTN, the DTNs can be used to construct a relationship between a primary account and the alias account. *Id.* However, as explained above, *Melen* does not relate to, teach, or suggest the element, "wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account ...."

The cited combination of *Walker* and *Melen* appears to be limited to providing a buyer or seller with a user identification or ID without authenticating the identity of the buyer or seller, and only authenticates the user identification or ID when a buyer or seller transaction is facilitated. As explained in the prior response, *Walker* only attempts to authenticate a buyer or seller's identity when the user identification or ID is matched against user identifications or IDs in a database, and not prior to the use of or providing the user identification or ID. *Walker*, Col. 8, line 66 – Col. 9, line 8. *Melen* is generally concerned with archiving and retrieving documents based on matching document numbers the user inputs to compare with existing document numbers in an index, rather than protecting the anonymity of a buyer or seller in a transaction. *See* Col. 6, lines 54+; and Abstract. Instead of any practical application of any authentication and encryption methodology to buyer or seller transaction processing, *Melen* appears to includes a relatively commonly known concept of searching an index of values for a user input value. Col. 6, lines 54+. For at least these reasons, neither *Walker* nor *Melen*, either alone or in combination with each other, teaches or suggests at least the element "wherein the alias is generated upon matching an account number associated with a portion of an account application with an account number associated with an existing account ...."

Dependent claims 2-9, 32, and 34 are ultimately dependent from at least independent claims 1, 11, 30 or 33, for which arguments of patentability have been provided above. If the

underlying independent claims are allowable over the cited references, the corresponding dependent claims should also be in condition for allowance.

Dependent Claim Rejections Under 35 U.S.C. § 103

Claims 12-16 and 18 were rejected under 35 U.S.C. §103(a) as being obvious over *Walker* in view of *Melen* in view of Breck, et al., U.S. Patent Publication No. 2004/0158532 A1 ("*Breck*"). Claim 17 was rejected under 35 U.S.C. §103(a) as being obvious over *Walker* in view of *Melen* in view of *Breck*, in view of Buchanan, et al., U.S. Patent No. 5,950,179 ("*Buchanan*"). Claims 10, 19-29, and 31 were rejected under 35 U.S.C. §103(a) as being obvious over *Walker* in view of *Melen* in view of Ginter, U.S. Patent No. 6,237,786 B1 ("*Ginter*"). Dependent claims 10, 12-29, and 31 are ultimately dependent from at least independent claims 1, 11, 30, or 33, for which arguments of patentability have been provided above. If the underlying independent claims are allowable over the cited references, the corresponding dependent claims should also be in condition for allowance.

CONCLUSION

It is not believed that extensions of time or fees for addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

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